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<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Monumental Life Insurance Company
<b>TOI/Sub-TOI:</b>	H02G Group Health - Accident Only/H02G.000 Health - Accident Only		
<b>Product Name:</b>	AD1040RM Rate Filing		
<b>Project Name/Number:</b>	Accidental Death Filings/H112-AD-SC		

## Filing at a Glance

Company:	Monumental Life Insurance Company
Product Name:	AD1040RM Rate Filing
State:	District of Columbia
TOI:	H02G Group Health - Accident Only
Sub-TOI:	H02G.000 Health - Accident Only
Filing Type:	Rate
Date Submitted:	12/03/2013
SERFF Tr Num:	AEGB-129320965
SERFF Status:	Pending Industry Response
State Tr Num:	
State Status:	
Co Tr Num:	AD1040RM RATE FILLING
Implementation	On Approval
Date Requested:	
Author(s):	Suzanne Cherluka
Reviewer(s):	Darniece Shirley (primary), Alula Selassie
Disposition Date:	
Disposition Status:	
Implementation Date:	
State Filing Description:	

**State:** District of Columbia **Filing Company:** Monumental Life Insurance Company  
**TOI/Sub-TOI:** H02G Group Health - Accident Only/H02G.000 Health - Accident Only  
**Product Name:** AD1040RM Rate Filing  
**Project Name/Number:** Accidental Death Filings/H112-AD-SC

## General Information

Project Name: Accidental Death Filings Status of Filing in Domicile: Not Filed  
Project Number: H112-AD-SC Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Group  
Submission Type: New Submission Group Market Size: Large  
Group Market Type: Association Overall Rate Impact:  
Filing Status Changed: 12/20/2013  
State Status Changed: Deemer Date:  
Created By: Suzanne Cherluka Submitted By: Suzanne Cherluka  
Corresponding Filing Tracking Number: 3Y001008

Filing Description:

RE: Rate Filing for AD1040RM, et. al.

Enclosed is the rate file and actuarial memorandum that corresponds to our referenced Accidental Death forms, which are pending in your Department under SERFF # AEGB-129318478.

## Company and Contact

### Filing Contact Information

Suzanne Cherluka, suzanne.cherluka@transamerica.com  
100 Light Street, Floor B1 410-209-5259 [Phone]  
Baltimore, MD 21202

### Filing Company Information

Monumental Life Insurance Company	CoCode: 66281	State of Domicile: Iowa
4333 Edgewood Road NE	Group Code: 468	Company Type:
Cedar Rapids, IA 52499	Group Name:	State ID Number:
(319) 355-7888 ext. [Phone]	FEIN Number: 52-0419790	

## Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	District of Columbia	Filing Company:	Monumental Life Insurance Company
TOI/Sub-TOI:	H02G Group Health - Accident Only/H02G.000 Health - Accident Only		
Product Name:	AD1040RM Rate Filing		
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## Correspondence Summary

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Darniece Shirley	12/20/2013	12/20/2013
Pending Industry Response	Darniece Shirley	12/20/2013	12/20/2013

#### Response Letters

Responded By	Created On	Date Submitted
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**State:** District of Columbia **Filing Company:** Monumental Life Insurance Company  
**TOI/Sub-TOI:** H02G Group Health - Accident Only/H02G.000 Health - Accident Only  
**Product Name:** AD1040RM Rate Filing  
**Project Name/Number:** Accidental Death Filings/H112-AD-SC

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/20/2013
Submitted Date	12/20/2013
Respond By Date	01/10/2014

Dear Suzanne Cherluka,

### Introduction:

Thank you for your recent filing. Please see below for additional information requested to continue review of the rate filing.

### Objection 1

Comments: Please provide the status of this filing in the Domiciliary State.

### Objection 2

Comments: The Rate Review Data Detail section of the filing is missing. The State understands this is a new filing and not required, however completing would be preferred. Please correct, via post-submission update.

### Objection 3

- Actuarial Memorandum (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)

Comments: Please provide the average annual premium for the proposed product.

### Objection 4

- Actuarial Memorandum (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)

Comments: Please provide a detailed, line-by-line, make-up of expenses as a percentage of premiums. Each expense item should be accounted for separately and total 100%. Expenses such as profit, expected loss ratio, commission, e.g. should be included. Expenses such as taxes, administrative, et al should not be grouped together.

### Objection 5

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Unified Rate Review Template (Supporting Document)
- AD1040RM Rate Schedule, [] (Rate)
- AD1041RM DC Rate Schedule, [] (Rate)
- AD1042RM Rate Schedule, [] (Rate)
- AD1043RM Rate Schedule, [] (Rate)
- AD1044RM Rev. 11-13 Rate Schedule, [] (Rate)
- AD1045RM DC Rate Schedule, [] (Rate)
- AD1046RM Rate Schedule, [] (Rate)
- AD1047RM Rev. 11-13 Rate Schedule, [] (Rate)
- AD1048RM DC Rate Schedule, [] (Rate)

Comments: Please confirm: This rate review is limited to DC resident policyholders or DC domiciled group certificate holders.

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<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Monumental Life Insurance Company
<b>TOI/Sub-TOI:</b>	H02G Group Health - Accident Only/H02G.000 Health - Accident Only		
<b>Product Name:</b>	AD1040RM Rate Filing		
<b>Project Name/Number:</b>	Accidental Death Filings/H112-AD-SC		

All other rate requests will need to be reviewed by that respective state.

### Objection 6

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Unified Rate Review Template (Supporting Document)
- AD1040RM Rate Schedule, [] (Rate)
- AD1041RM DC Rate Schedule, [] (Rate)
- AD1042RM Rate Schedule, [] (Rate)
- AD1043RM Rate Schedule, [] (Rate)
- AD1044RM Rev. 11-13 Rate Schedule, [] (Rate)
- AD1045RM DC Rate Schedule, [] (Rate)
- AD1046RM Rate Schedule, [] (Rate)
- AD1047RM Rev. 11-13 Rate Schedule, [] (Rate)
- AD1048RM DC Rate Schedule, [] (Rate)

Comments: Please note, this rate filing is subject to conformity with the corresponding forms filing. This department reserves the right to withdraw the filing if not.

### Conclusion:

Sincerely,  
Darniece Shirley

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**State:** District of Columbia **Filing Company:** Monumental Life Insurance Company  
**TOI/Sub-TOI:** H02G Group Health - Accident Only/H02G.000 Health - Accident Only  
**Product Name:** AD1040RM Rate Filing  
**Project Name/Number:** Accidental Death Filings/H112-AD-SC

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## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/20/2013
Submitted Date	12/20/2013
Respond By Date	01/10/2014

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Dear Suzanne Cherluka,

### Introduction:

Thank you for your recent filing. Please see below for additional information requested to continue review of the rate filing.

### Objection 1

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
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- AD1046RM Rate Schedule, [] (Rate)
- AD1047RM Rev. 11-13 Rate Schedule, [] (Rate)
- AD1048RM DC Rate Schedule, [] (Rate)

Comments: Please follow the Health Rate Filing Procedures which can be found at:

<http://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/Health%20Rate%20Filing%20-%20102012.pdf>

### Conclusion:

Sincerely,

Darniece Shirley

SERFF Tracking #:

AEGB-129320965

State Tracking #:

Company Tracking #:

AD1040RM RATE FILLING

State: District of Columbia

Filing Company:

Monumental Life Insurance Company

TOI/Sub-TOI: H02G Group Health - Accident Only/H02G.000 Health - Accident Only

Product Name: AD1040RM Rate Filing

Project Name/Number: Accidental Death Filings/H112-AD-SC

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		AD1040RM Rate Schedule		New		AD1040 - Prem Schedule.pdf,
2		AD1041RM DC Rate Schedule		New		AD1041 DC - Prem Sch.pdf,
3		AD1042RM Rate Schedule		New		AD1042 - Prem Schedule.pdf,
4		AD1043RM Rate Schedule		New		AD1043 - Prem Schedule.pdf,
5		AD1044RM Rev. 11-13 Rate Schedule		New		AD1044 RM Rev. 11-13- Prem Schedule.pdf,
6		AD1045RM DC Rate Schedule		New		AD1045 DC - Prem Sch.pdf,
7		AD1046RM Rate Schedule		New		AD1046 - Prem Schedule.pdf,
8		AD1047RM Rev. 11-13 Rate Schedule		New		AD1047 RM Rev. 11-13 - Prem Schedule.pdf,
9		AD1048RM DC Rate Schedule		New		AD1048 DC - Prem Sch.pdf,

**Monumental Life Insurance Company  
Premium Rate Schedule**

**Travel Hospital Confinement Benefit Rider  
Policy Rider Form AD1040RM**

The premiums that follow are provided for illustrative purposes. As noted in the Actuarial Memorandum, premium rates may vary by group. The premium rate is dependent on the benefit amount and the maximum benefit period. The Monthly Premiums in the table below apply to all eligible issue ages and provide an accident daily hospital confinement benefit of \$100 per day for a maximum period of 24 months that will be paid in case of hospital confinement for treatment of a covered injury in which the covered person was a fare-paying passenger on a common carrier conveyance or a driver or passenger in a private passenger automobile or motorcycle.

<u>Covered Persons</u>	<u>Unit*</u>	<u>Monthly Premium per Unit</u>
Member	\$100	\$0.10
Member +Dependents	\$100	\$0.31

*\*Unit = \$100*



**Monumental Life Insurance Company  
Premium Rate Schedule**

**Accidental Emergency Outpatient Care Rider  
Policy Rider Form AD1041RM DC**

The premiums that follow are provided for illustrative purposes. As noted in the Actuarial Memorandum, premium rates may vary by group. The premium rate is dependent on the benefit amounts and the maximum lifetime benefits. The following table shows illustrative benefit amounts for the benefits provided in this rider:

<b>Benefit Description</b>	<b>Amount</b>	<b>Maximum Lifetime Benefit</b>
Diagnostic X-Ray and Lab	\$50	\$500 per person
Physical Therapy	\$10/treatment	\$500 per person
Outpatient Surgery	\$300	\$1,000 per person

The additional monthly premium rates for this rider are displayed in the table below.

<b>Attained Age of Member/Spouse</b>	<b>Member or Spouse Monthly Premium Rate</b>
Under Age 50	\$1.39
Ages 50 – 64	\$1.49
Ages 65 - 74	\$1.80

Dependent Child(ren)	\$2.02
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**Monumental Life Insurance Company  
Premium Rate Schedule**

**Private Passenger Benefit Rider  
Policy Rider Form AD1042RM**

The premiums that follow are provided for illustrative purposes. As noted in the Actuarial Memorandum, premium rates may vary by group. The premium rate is dependent on the face amount of the base policy. The Monthly Premiums in the table below apply to all eligible issue ages and provide a Private Passenger Death Benefit of 50% of the Accidental Death Benefit Amount.

<u>Covered Persons</u>	<u>Unit*</u>	<u>Monthly Premium per Unit</u>
Member Only	\$10,000	\$0.64
Member+Spouse	\$10,000	\$1.28
Member+Child(ren)	\$10,000	\$0.78
Member+Family	\$10,000	\$1.42

*\*Unit = \$10,000 of contributory Accidental Death coverage.*

**Monumental Life Insurance Company  
Premium Rate Schedule**

**Private Transportation Benefit Rider  
Policy Rider Form AD1043RM**

The premiums that follow are provided for illustrative purposes. As noted in the Actuarial Memorandum, premium rates may vary by group. The premium rate is dependent on the face amount of the base policy. The Monthly Premiums in the table below apply to all eligible issue ages and provide a Private Transportation Death Benefit of 50% of the Accidental Death Benefit Amount.

<u>Covered Persons</u>	<u>Unit*</u>	<u>Monthly Premium per Unit</u>
Member Only	\$10,000	\$0.64
Member+Spouse	\$10,000	\$1.28
Member+Child(ren)	\$10,000	\$0.78
Member+Family	\$10,000	\$1.42

*\*Unit = \$10,000 of contributory Accidental Death coverage.*

**Monumental Life Insurance Company  
Premium Rate Schedule**

**Bonus Benefit Rider  
Policy Rider Form AD1044RM Rev. 11-13**

The premiums that follow are provided for illustrative purposes. As noted in the Actuarial Memorandum, premium rates may vary by group. The premium rate is dependent on the benefit amount. The Monthly Premiums in the table below apply to all eligible issue ages and provide a Bonus Accidental Death Benefit of \$1,000.

Premiums for the Bonus Benefit are not required from the Member. Premiums are paid by the Policyholder.

<u>Covered Persons</u>	<u>Unit*</u>	<u>Monthly Premium per Unit</u>
Member	\$1,000	\$0.075

*\*Unit = \$1,000*

**Monumental Life Insurance Company  
Premium Rate Schedule**

**Travel Accidental Emergency Outpatient Care Rider  
Policy Rider Form AD1045RM DC**

The premiums that follow are provided for illustrative purposes. As noted in the Actuarial Memorandum, premium rates may vary by group. The premium rate is dependent on the benefit amounts and the maximum lifetime benefits. The following table shows illustrative benefit amounts for the benefits provided in this rider:

<b>Benefit Description</b>	<b>Amount</b>	<b>Maximum Lifetime Benefit</b>
Diagnostic X-Ray and Lab	\$50	\$500 per person
Physical Therapy	\$10/treatment	\$500 per person
Outpatient Surgery	\$300	\$1,000 per person

The additional monthly premium rates for this rider are displayed in the table below.

<b>Attained Age of Member/Spouse</b>	<b>Member or Spouse Monthly Premium Rate</b>
Under Age 50	\$0.15
Ages 50 – 64	\$0.16
Ages 65 - 74	\$0.19

Dependent Child(ren)	\$0.21
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**Monumental Life Insurance Company  
Premium Rate Schedule**

**Rehabilitation Rider  
Policy Rider Form AD1046RM**

The premiums that follow are provided for illustrative purposes. As noted in the Actuarial Memorandum, premium rates may vary by group. The premium rate is dependent on the maximum benefit amount. The Monthly Premiums in the table below apply to all eligible issue ages and provide a Rehabilitation benefit of \$10,000.

<u>Covered Persons</u>	<u>Unit*</u>	<u>Monthly Premium per Unit</u>
Member	\$10,000	\$0.042
Member+Dependents	\$10,000	\$0.069

*\*Unit = \$10,000 of Vocational Rehabilitation benefit*

**Monumental Life Insurance Company  
Actuarial Memorandum**

**Travel Accident Hazards Benefit Rider  
Policy Rider Form AD1047RM Rev. 11-13**

The premiums that follow are provided for illustrative purposes. As noted in the Actuarial Memorandum, premium rates may vary by group. The premium rate is dependent on the face amount of the base policy. The Monthly Premiums in the table below apply to all eligible issue ages and provide a Travel Accident Hazards benefit of 50% of the Accidental Death Benefit Amount.

<u>Covered Persons</u>	<u>Unit*</u>	<u>Monthly Premium per Unit</u>
Member Only	\$10,000	\$0.88
Member+Spouse	\$10,000	\$1.76
Member+Child(ren)	\$10,000	\$1.07
Member+Family	\$10,000	\$1.95

*\*Unit = \$10,000 of contributory Accidental Death coverage.*

**MONUMENTAL LIFE INSURANCE COMPANY  
ILLUSTRATIVE PREMIUM RATES**

**GROUP ACCIDENT INSURANCE RIDER  
ACCIDENT ONLY EMERGENCY ROOM AND AMBULANCE/AIR AMBULANCE BENEFITS  
Form AD1048RM DC**

Illustrative Premium Example, assuming the group policyholder and the company agree to offer the benefits as listed.

Illustrative Premium:

Benefit is \$100 per Emergency Room visit

Covered Person	Monthly Premium
Insured Only	\$1.20
Spouse	\$1.20
All Children	\$0.70
Insured & Family	\$3.10

Benefit is \$100 per ambulance trip

Covered Person	Monthly Premium
Insured Only	\$0.20
Spouse	\$0.20
All Children	\$0.11
Insured & Family	\$0.51

Benefit is \$1000 per Air ambulance trip

Covered Person	Monthly Premium
Insured Only	\$0.0003
Spouse	\$0.0003
All Children	\$0.0001
Insured & Family	\$0.0007



<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Monumental Life Insurance Company
<b>TOI/Sub-TOI:</b>	H02G Group Health - Accident Only/H02G.000 Health - Accident Only		
<b>Product Name:</b>	AD1040RM Rate Filing		
<b>Project Name/Number:</b>	Accidental Death Filings/H112-AD-SC		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Cover Letter All Filings
<b>Comments:</b>	
<b>Attachment(s):</b>	Rate Cover Letter.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	AD1040 - Act Memo.pdf AD1041 DC - Act Memo.pdf AD1042 - Act Memo.pdf AD1043 - Act Memo.pdf AD1044 RM Rev. 11-13- Act Memo.pdf AD1045 DC - Act Memo.pdf AD1046 - Act Memo.pdf AD1047 RM Rev. 11-13 - Act Memo.pdf AD1048 DC - Act Memo.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Justification
<b>Bypass Reason:</b>	Included in Actuarial Memorandum.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Monumental Life Insurance Company
<b>TOI/Sub-TOI:</b>	H02G Group Health - Accident Only/H02G.000 Health - Accident Only		
<b>Product Name:</b>	AD1040RM Rate Filing		
<b>Project Name/Number:</b>	Accidental Death Filings/H112-AD-SC		

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Memorandum and Certifications
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	



Administrative Office | 100 Light Street, FL B1 | Baltimore | Maryland 21202-1098

December 3, 2013

NAIC #: 468-66281    FEIN #: 52-0419790

Re:    Group Accidental Death Insurance Rate Filing for  
      Forms AD1040RM, et. al.

ATTN: Actuarial Division

Enclosed please find the rate file and actuarial memorandum corresponding to our referenced Accidental Death forms filing, which is pending in your Department under SERFF # AEGB-129318478.

Thank you for your time and consideration in the review of this filing.

Sincerely,

A handwritten signature in black ink that reads 'Suzanne Cherluka'.

Suzanne Cherluka  
Senior Contract Analyst  
410-209-5259  
suzanne.cherluka@transamerica.com

**Monumental Life Insurance Company  
Actuarial Memorandum**

**Travel Hospital Confinement Benefit Rider  
Policy Rider Form AD1040RM**

This rider provides a travel hospital confinement benefit if a covered person is confined to a hospital to receive treatment for a covered injury caused by an accident in which the covered person was a fare-paying passenger on a common carrier conveyance or a driver or passenger in a private passenger automobile or motorcycle. The confinement must begin within [90 – 365] days after the date of the accident. Benefits begin on the first day of hospital confinement. The Company may impose a maximum benefit period or a maximum payout each month.


This rider may be solicited via direct marketing channels or used to accommodate business originally issued by a prior insurance carrier and transferred to this rider form. The rider will be issued on a guaranteed acceptance basis. Renewability will be the same as the master policy to which the rider is attached.

There may be multiple versions available, as appropriate for the group master policy to which the rider is attached.

Premium rates for this rider will be developed by extensive use of asset share studies, loss ratio calculations and profit studies. Demographics and financial arrangements will be considered when determining appropriate premium rates for each group. The Company reserves the right to adjust premium rates prospectively with advance notice.

I have carefully reviewed the rates, benefits and policy provisions, and certify that

- the issuance of the group rider is not contrary to the best interest of the public;
- the issuance of the group rider is actuarially sound; and,
- the benefits will be reasonable in relation to the premium charged.



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Juliette Burden, F.S.A., M.A.A.A.  
AVP & Actuary  
November 13, 2013

**Monumental Life Insurance Company  
Actuarial Memorandum**

**Accidental Emergency Outpatient Care Rider  
Policy Rider Form AD1041RM DC**

This rider provides an accidental emergency outpatient care benefit if a covered person receives covered outpatient services for a covered injury caused by an accident. The confinement must occur within [90 – 365] days after the date of the accident. The Company may impose maximum occurrence limits or a maximum lifetime payout.

This rider may be solicited via direct marketing channels or used to accommodate business originally issued by a prior insurance carrier and transferred to this rider form. The rider will be issued on a guaranteed acceptance basis. Renewability will be the same as the master policy to which the rider is attached.

There may be multiple versions available, as appropriate for the group master policy to which the rider is attached.

Premium rates for this rider will be developed by extensive use of asset share studies, loss ratio calculations and profit studies. Demographics and financial arrangements will be considered when determining appropriate premium rates for each group. The Company reserves the right to adjust premium rates prospectively with advance notice.

I have carefully reviewed the rates, benefits and policy provisions, and certify that

- the issuance of the group rider is not contrary to the best interest of the public;
- the issuance of the group rider is actuarially sound; and,
- the benefits will be reasonable in relation to the premium charged.



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Juliette Burden, F.S.A., M.A.A.A.  
AVP & Actuary  
December 3, 2013

**Monumental Life Insurance Company  
Actuarial Memorandum**

**Private Passenger Benefit Rider  
Policy Rider Form AD1042RM**

This rider provides a private passenger benefit if a covered person dies as the result of a covered injury caused by an accident in which the covered person was a driver or passenger in a private passenger automobile. The death must occur within [90 – 365] days after the date of the accident. This benefit is a percentage of the Accidental Death Benefit Amount.

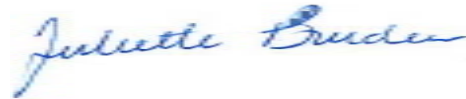
This rider may be solicited via direct marketing channels or used to accommodate business originally issued by a prior insurance carrier and transferred to this rider form. The rider will be issued on a guaranteed acceptance basis. Renewability will be the same as the master policy to which the rider is attached.

There may be multiple versions available, as appropriate for the group master policy to which the rider is attached.

Premium rates for this rider will be developed by extensive use of asset share studies, loss ratio calculations and profit studies. Demographics and financial arrangements will be considered when determining appropriate premium rates for each group. The Company reserves the right to adjust premium rates prospectively with advance notice.

I have carefully reviewed the rates, benefits and policy provisions, and certify that

- the issuance of the group rider is not contrary to the best interest of the public;
- the issuance of the group rider is actuarially sound; and,
- the benefits will be reasonable in relation to the premium charged.



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Juliette Burden, F.S.A., M.A.A.A.  
AVP & Actuary  
November 13, 2013

**Monumental Life Insurance Company  
Actuarial Memorandum**

**Private Transportation Benefit Rider  
Policy Rider Form AD1043RM**

This rider provides a private transportation benefit if a covered person dies as the result of a covered injury caused by an accident in which the covered person was a driver or passenger in a private transportation vehicle as defined in the rider form. The death must occur within [90 – 365] days after the date of the accident. This benefit is a percentage of the Accidental Death Benefit Amount.

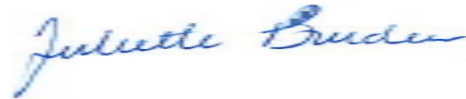
This rider may be solicited via direct marketing channels or used to accommodate business originally issued by a prior insurance carrier and transferred to this rider form. The rider will be issued on a guaranteed acceptance basis. Renewability will be the same as the master policy to which the rider is attached.

There may be multiple versions available, as appropriate for the group master policy to which the rider is attached.

Premium rates for this rider will be developed by extensive use of asset share studies, loss ratio calculations and profit studies. Demographics and financial arrangements will be considered when determining appropriate premium rates for each group. The Company reserves the right to adjust premium rates prospectively with advance notice.

I have carefully reviewed the rates, benefits and policy provisions, and certify that

- the issuance of the group rider is not contrary to the best interest of the public;
- the issuance of the group rider is actuarially sound; and,
- the benefits will be reasonable in relation to the premium charged.



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Juliette Burden, F.S.A., M.A.A.A.  
AVP & Actuary  
November 13, 2013

**Monumental Life Insurance Company  
Actuarial Memorandum**

**Bonus Benefit Rider  
Policy Rider Form AD1044RM Rev. 11-13**

This rider provides an accidental death benefit if a Member dies as the result of a covered injury caused by an accident. The death must occur within [90 – 365] days after the date of the accident. This rider may pay an additional benefit if the covered loss occurs while the Member is traveling on official business for the covered association. The benefit provided by this rider applies only to the Member named in the Certificate Schedule and is not applicable to any covered dependents.

This rider may be solicited via direct marketing channels or used to accommodate business originally issued by a prior insurance carrier and transferred to this rider form. The rider will be issued on a guaranteed acceptance basis. Renewability will be the same as the master policy to which the rider is attached.

There may be multiple versions available, as appropriate for the group master policy to which the rider is attached.

Premium rates for this rider will be developed by extensive use of asset share studies, loss ratio calculations and profit studies. Demographics and financial arrangements will be considered when determining appropriate premium rates for each group. The Company reserves the right to adjust premium rates prospectively with advance notice. Premiums for the Bonus Benefit are not required from the Member. Premiums are paid by the Policyholder.

I have carefully reviewed the rates, benefits and policy provisions, and certify that

- the issuance of the group rider is not contrary to the best interest of the public;
- the issuance of the group rider is actuarially sound; and,
- the benefits will be reasonable in relation to the premium charged.



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Juliette Burden, F.S.A., M.A.A.A.  
AVP & Actuary  
November 13, 2013



**Monumental Life Insurance Company  
Actuarial Memorandum**

**Travel Accidental Emergency Outpatient Care Rider  
Policy Rider Form AD1045RM DC**

This rider provides a travel accidental emergency outpatient care benefit if a covered person receives covered outpatient services for a covered injury caused by an accident in which the covered person was a fare-paying passenger on a common carrier conveyance or a driver or a passenger in a private passenger automobile. The confinement must occur within [90 – 365] days after the date of the accident. The Company may impose maximum occurrence limits or a maximum lifetime payout.

This rider may be solicited via direct marketing channels or used to accommodate business originally issued by a prior insurance carrier and transferred to this rider form. The rider will be issued on a guaranteed acceptance basis. Renewability will be the same as the master policy to which the rider is attached.

There may be multiple versions available, as appropriate for the group master policy to which the rider is attached.

Premium rates for this rider will be developed by extensive use of asset share studies, loss ratio calculations and profit studies. Demographics and financial arrangements will be considered when determining appropriate premium rates for each group. The Company reserves the right to adjust premium rates prospectively with advance notice.

I have carefully reviewed the rates, benefits and policy provisions, and certify that

- the issuance of the group rider is not contrary to the best interest of the public;
- the issuance of the group rider is actuarially sound; and,
- the benefits will be reasonable in relation to the premium charged.



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Juliette Burden, F.S.A., M.A.A.A.  
AVP & Actuary  
December 3, 2013

**Monumental Life Insurance Company  
Actuarial Memorandum**

**Rehabilitation Rider  
Policy Rider Form AD1046RM**

This rider provides a rehabilitation benefit if a covered person incurs expenses for Rehabilitative Training for a covered injury caused by an accident. The rehabilitation must occur within [90 – 365] days after the date of the accident. The covered person must incur an expense for the Rehabilitative Training. The benefit may be capped at a percentage of the Accidental Death Amount of Insurance or a maximum benefit imposed by the Company.


This rider may be solicited via direct marketing channels or used to accommodate business originally issued by a prior insurance carrier and transferred to this rider form. The rider will be issued on a guaranteed acceptance basis. Renewability will be the same as the master policy to which the rider is attached.

There may be multiple versions available, as appropriate for the group master policy to which the rider is attached.

Premium rates for this rider will be developed by extensive use of asset share studies, loss ratio calculations and profit studies. Demographics and financial arrangements will be considered when determining appropriate premium rates for each group. The Company reserves the right to adjust premium rates prospectively with advance notice.

I have carefully reviewed the rates, benefits and policy provisions, and certify that

- the issuance of the group rider is not contrary to the best interest of the public;
- the issuance of the group rider is actuarially sound; and,
- the benefits will be reasonable in relation to the premium charged.



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Juliette Burden, F.S.A., M.A.A.A.  
AVP & Actuary  
November 13, 2013

**Monumental Life Insurance Company  
Actuarial Memorandum**

**Travel Accident Hazards Benefit Rider  
Policy Rider Form AD1047RM Rev. 11-13**

This rider provides a travel accident hazards benefit if a covered person dies as the result of a covered injury caused by an accident in which the covered person was a driver or passenger in a private passenger automobile or motorcycle. The death must occur within [90 – 365] days after the date of the accident. This benefit is a percentage of the Accidental Death Benefit Amount.

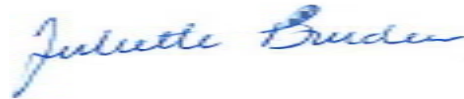
This rider may be solicited via direct marketing channels or used to accommodate business originally issued by a prior insurance carrier and transferred to this rider form. The rider will be issued on a guaranteed acceptance basis. Renewability will be the same as the master policy to which the rider is attached.

There may be multiple versions available, as appropriate for the group master policy to which the rider is attached.

Premium rates for this rider will be developed by extensive use of asset share studies, loss ratio calculations and profit studies. Demographics and financial arrangements will be considered when determining appropriate premium rates for each group. The Company reserves the right to adjust premium rates prospectively with advance notice.

I have carefully reviewed the rates, benefits and policy provisions, and certify that

- the issuance of the group rider is not contrary to the best interest of the public;
- the issuance of the group rider is actuarially sound; and,
- the benefits will be reasonable in relation to the premium charged.



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Juliette Burden, F.S.A., M.A.A.A.  
AVP & Actuary  
November 13, 2013

**Monumental Life Insurance Company**  
**Actuarial Memorandum**

Policy Rider Form AD1048RM DC  
Accident Only Emergency Room and Ambulance/Air Ambulance Benefit Rider

This rider provides an accident emergency room benefit that will be paid if a covered person receives necessary emergency treatment for a covered injury in a hospital emergency room. The treatment must occur within 72 hours of the accident which caused the injury. Only one accident emergency room benefit will be paid per accident for each covered person. The Company may impose a maximum on the number of visits covered each calendar year.

This rider also provides an accident ambulance benefit that will be paid if a covered person is transported for the necessary treatment of a covered injury in an ambulance within 24 hours of the accident which caused the injury. An accident air ambulance benefit provides that a benefit will be paid if a covered person is transported for the necessary treatment of a covered injury by air ambulance to a hospital within 24 hours of the accident which caused the injury. The Company may impose a maximum on the number of trips covered each calendar year. The Company will pay only one accident ambulance benefit and one accident air ambulance benefit for each accident.

This rider may be solicited via direct marketing channels or used to accommodate business originally issued by a prior insurance carrier and transferred to this rider form. The rider will be issued on a guaranteed acceptance basis. Renewability will be the same as the master policy to which the rider is attached.

There may be multiple versions available, as appropriate for the group master policy to which the rider is attached.

Premium rates for this rider will be developed by using asset share studies, loss ratio calculations and profit studies. Demographics and financial arrangements will be considered when determining appropriate premium rates for each group. The Company reserves the right to adjust premium rates prospectively with advance notice.

I have carefully reviewed the rates, benefits and policy provisions, and certify that

- the issuance of the group rider is not contrary to the best interest of the public;
- the issuance of the group rider is actuarially sound; and,
- the benefits will be reasonable in relation to the premium charged.



Rebekah A. Solobay, A.S.A., M.A.A.A.  
Associate Actuary  
December 3, 2013